



**ON TARGET  
WITH CCG**



# On Target with CCG







# Your Investment Resource

Welcome back to another edition of On Target with CCG! We understand that navigating your 401(k) can feel complex. We're here to make it simpler. At Cooper Capital Group (CCG), we serve as your dedicated Investment Advisors for the IntegrITS 401(k) plan.

IntegrITS has partnered with us to provide you with expert investment guidance and support. Here's what we do for you:

- **Fund Selection:** We carefully select the investment options available within your 401(k) plan.
- **Education & Resources:** We offer educational presentations and resources to help you make informed investment decisions.
- **Personalized Guidance:** We're here to answer your 401(k)-related questions and help guide you on your financial journey.

The best part? Our services are provided to you at no additional cost to you. IntegrITS covers our fees so you can access professional investment advice without incurring extra charges.

## A Note on Empower's "My Total Retirement"

Empower is a valuable partner as the recordkeeper for your 401(k) plan, and we appreciate their efficient operations. However, we want to clarify an important distinction regarding Empower's "My Total Retirement" service. "My Total Retirement" is an optional, professionally managed account service offered directly by Empower. ***If you utilize this service, Empower charges you an additional fee for them to monitor your investments and make adjustments on your behalf.***

In contrast, remember that there is no fee associated with calling us at Cooper Capital Group for our investment insights and feedback. We encourage you to take full advantage of the expertise IntegrITS has provided you by partnering with us. We're here to help you navigate your investment options and provide guidance on your financial outlook, all at no extra cost to you.

We're committed to helping you make the most of your 401(k). If you have any questions, please don't hesitate to reach out to us directly.

# Coming Soon: Discrimination Harassment Prevention Training (DHPT).

It is time for our bi-annual Discrimination Harassment Prevention Training (DHPT). Please be on the lookout for communication from our Human Resources Team regarding scheduling and training location(s). As a reminder, here is what we will learn during the training:

## Training Objectives:

- Understand the corrosive effects of discrimination and harassment on an organization's culture, including low employee morale, reduced productivity, and potential criminal liability.
- Identify behaviors that can lead to discrimination, harassment, and retaliation claims, including those based on sex, race, color, national origin, religion, age, and disability.
- Promote a respectful work environment free of all forms of harassment, intimidation, and discrimination.
- Define Harassment and Discrimination.
- Recognize examples of inappropriate behavior.
- Apply Bystander Intervention techniques.
- Report harassment, discrimination, and inappropriate behavior.





# IntegrITS 25th Anniversary Celebration

**October 4, 2025 | 5:30pm-10:00pm | Marriott Marquis San Diego Marina**

On Monday, July 7th, we emailed out our official invitations to the IntegrITS 25th Anniversary Celebration! The invitation was sent to the same email address where you receive *The IntegrITS Digest*. If you did not receive your invitation, please email Sarah Carter at [carter\\_sarah@integritys.com](mailto:carter_sarah@integritys.com).

Event  
Highlight:

## MEET AND GREET

While the main event is our big celebration on Saturday, October 4, we will cap off our exciting weekend of celebrations with a meet and greet at our IntegrITS Headquarters on Sunday, October 5th. We will serve light snacks and you will have the opportunity to connect with colleagues (including our Executive Leadership Team) in a casual setting. You can stop by anytime between 11:00am - 1:00pm.

Integritys Corporation HQ  
5205 Kearny Villa Way  
Suite 200  
San Diego, CA 92123



# Mid-Year Reminders

Believe it or not, we are halfway through 2025! Our Team has a few reminders that we'd like you to consider as you prepare for the remainder of the year. Read along as we highlight 4 important mid-year checkups.

## 1. Review Your Paycheck Tax Withholdings

A best practice that we encourage you to consider implementing is what the IRS calls a mid-year “[Paycheck Checkup](#).” This practice involves revisiting your tax withholdings mid-way through the year to ensure that you are withholding the most accurate amount of tax from your paycheck.

If you've experienced any of the following circumstances, you might consider doing a Paycheck Checkup:

<div><div></div><div>Are a two-income family or someone with multiple jobs</div></div>
<div><div></div><div>Work a seasonal job or only work part of the year</div></div>
<div><div></div><div>Claim the child tax credit</div></div>
<div><div></div><div>Have dependents age 17 or older</div></div>
<div><div></div><div>Itemized your deductions in previous tax years</div></div>
<div><div></div><div>Have high income or a complex tax return</div></div>
<div><div></div><div>Had a large tax refund last year</div></div>
<div><div></div><div>Had a tax bill last year</div></div>

The [Tax Withholding Estimator](#) is a helpful tool as you complete your paycheck checkup. Engaging a tax professional in the process can also be helpful —especially for those who have a complex tax situation.

Should you choose to make changes to your withholdings, [login](#) to your Insperity account and select “W-4” under the “Paycheck” section. Follow the instructions to submit your new W-4.

**Please note that you must submit your new W-4 no later than the Monday leading up to the payday for which you'd like your changes applied.** For example, in order for changes to be reflected on your August 1 paycheck, they would need to be submitted by Monday, July 28.



# Mid-Year Reminders (cont.)

## 2. Checkup on Your Retirement Savings

Another mid-year checkup that you might want to consider is revisiting your 401(k) contributions. The IRS calls this a “[Mid-Year Retirement Savings Check-up](#).” If you’ve changed (or would like to change) your 401(k) contributions in 2025, there could be implications for the amount of tax you withhold from your paycheck. Changes to your IntegrITS 401(k) plan can be done through [Empower Retirement](#).

As you read in On Target with CCG this week, Cooper Capital Group is an incredible resource and benefit for us as we navigate retirement planning. Through our partnership with Cooper Capital Group, we have access to their retirement planning advising at no additional cost to the employee. Always feel free to contact them, as they are here to help us in all aspects of our retirement planning.

Clinton Cooper, CEO: [ccooper@coopercapgroup.com](mailto:ccooper@coopercapgroup.com)

Cooper Capital Group Office: 760-452-6114

The entire team monitors this email address and phone number, so Clinton Cooper, Nate Miles, Kyle Stits, or Parker Johnson will respond to your inquiry.

**Please note that changes to your 401(k) contributions must be submitted via Empower at least 8 days before the payday for which you’d like your changes applied.**

For example, in order for changes to be reflected on your August 1 paycheck, they would need to be submitted by Thursday, July 24.

## 3. Schedule Your Annual Exams

If you haven’t done so already, now is the perfect time to reach out to your providers to schedule your annual exams before the year is over.

Here are three key annual exams that you should consider scheduling, if you haven’t done so already this year:

1. Annual Physical
2. Dental Exam/Cleaning
3. Vision Exam

## 4. Check your FSA Balance

If you have enrolled in our FSA Plan, now is a great time to check your FSA balance and chart out how you plan to spend it by the end of the year.

We don’t want the funds you have set aside to go to waste, and there are resources like the FSA Store that make it easy to purchase FSA-approved items. If you [use this link](#), you can also earn Insperity MarketPlace WOWPoints on purchases made in the FSA Store.





# Employee Referral Program: Raffle Winners!

We are excited to announce our Q2 2025 Employee Referral Program raffle winners! These individuals referred an applicant to one of our job openings, and in several cases, the applicants were hired. Thank you to everyone who shared one of our job openings, and a special congratulations to our winners! Our HR Team will follow up with you soon to coordinate the delivery of your gift card.

## Q2 2025 Winners

\$500 Gift Card Winners:  
Scott Clarke  
Marco Vasquez

\$250 Gift Card Winner:  
Garrett Jew





## Tip of the Week

Did you know one 2020 study found that, “those who treated the weekend like a mini-vacation were happier on Monday?” [Click here](#) to learn more about these four tips for making an average weekend feel like a mini-vacation:

1. Talk about work as little as possible
2. Set rules around screentime
3. Use a meditation technique to stay in the moment
4. Beat the "Sunday scaries" by planning something fun at the end of your weekend



## The IntegrITS Suggestion Box

We have created a space online where you can submit feedback, questions, or any other insight you have. Suggestion box entries are submitted anonymously, however, if you would like our Team to reach out to you individually, you can include your name and contact information. [Click here to visit The IntegrITS Suggestion Box.](#)





## Coming Soon

Join us on the fifth Thursday of July for another edition of *The IntegrITS Digest*.

## Employee Referral Bonus Program

At the end of each quarter, everyone who refers a prospective employee who makes it to the interview process will be entered into a raffle for a \$500 gift card. We will select two winners from this pool of contestants—meaning two people have the chance to win a \$500 gift card each quarter! Furthermore, we will enter all employees who refer a job applicant into another raffle (regardless of the stage they make it to in the hiring process), with the winner receiving a \$250 gift card.

We have a number of job openings across multiple IntegrITS locations ([IntegrITS Opportunity Central](#)). Let's work together to find the best candidates for these open positions!

## Comments / Questions

If you have any comments or questions about this week's newsletter, email us at [news@integrits.com](mailto:news@integrits.com).

We have also created a website where we are storing the archives of all our newsletters to date:  
<https://integrits.com/digest-archives/>.



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You are receiving this email because you are one of our incredible IntegrITS Employees, or you are an extended member of the IntegrITS Family.

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